



Lawrence D Kaplan

Of Counsel, Corporate Department
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Lawrence D. Kaplan is Chair of Bank Regulatory in the Global Banking and Payments Systems practice of Paul Hastings and is based in the firm's Washington, D.C. office. He advises clients on all aspects of bank regulatory issues, with an emphasis on corporate structuring, control, operations, compliance, problem banks, and enforcement. Mr. Kaplan's practice involves the representation of traditional and nontraditional financial services holding companies and financial entities in transactions and matters before federal and state bank regulatory agencies, including mergers, acquisitions and joint ventures. Mr. Kaplan has extensive experience advising clients through federal and state regulatory issues associated with the provision of financial services through technology, consumer finance requirements as well as regulation of mortgage lending. Mr. Kaplan's practice also includes advising clients with respect to anti-money laundering and sanctions programs, as well as data security and privacy matters. Mr. Kaplan also regularly advises clients with respect to the requirements imposed by the Dodd-Frank Wall Street Reform and Consumer Protection Act, including issues under the Volcker Rule, as well as proposed reforms to financial services laws.

Mr. Kaplan is a director of Women in Housing Finance and serves on the Board of Advisors for the Center for Banking and Finance at the University of North Carolina.

Speaking Engagements and Publications

- Frequent source for major media publications and financial news programs on banking matters
- Frequent public speaker on bank regulatory developments
- Author of numerous articles on financial services issues
- Co-authored Chapter 31 to E-Commerce & Internet Law –2nd Edition (2009) — “Online Financial Transactions and Payment Mechanisms.”

Professional and Community Involvement

Washington, D.C.

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F: 1(202) 551-0229

Practice Areas

Impact and Sustainability
Financial Services
Fintech and Payments
Investment Management
Payment Systems
Corporate
Bank Regulatory
Financial Services Litigation

Admissions

District of Columbia Bar
Pennsylvania Bar

Education

The George Washington
University Law School, J.D.
1987
University of Michigan, Ann
Arbor, A.B. 1984

Lawrence D Kaplan (Continued)

- Served as senior attorney in the Chief Counsel's Office of the U.S. Department of Treasury's Office of Thrift Supervision

Education

- George Washington University Law School, J.D., 1987
- University of Michigan Ann Arbor, B.A. with distinction, 1984

News

November 26, 2019

Paul Hastings Recognized by the National Veterans Legal Services Program as Pro Bono Partner of the Year

June 14, 2018

Teleperformance Announces Acquisition of Intelenet from Blackstone

July 01, 2011

Paul Hastings Advises American Home Bank in its Voluntary Dissolution

February 18, 2011

United Western Bancorp Sues Office of Thrift Supervision and Federal Deposit Insurance Corporation

April 19, 2010

Paul Hastings Advises Harleystown National Corporation in its Acquisition by First Niagara Financial Corporation

February 05, 2010

Paul Hastings Advises Liberty Banshares Iowa in Agreement to Acquire Liberty Banshares Florida

July 14, 2008

Paul Hastings Boosts Global Banking and Financial Institutions Practice Group in Washington, D.C.

Insights

January 13, 2020

California Deems Certain Deferred Payment Products Loans, Requiring a

Lawrence D Kaplan (Continued)

Lending License

December 13, 2019

Financial Regulators Issue Joint Guidance to Snuff Out Reporting Requirement on Legal Hemp-Related Businesses

December 02, 2019

Federal Regulators Propose Madden Fix

October 02, 2019

CFPB FinTech Regulatory Innovation Initiatives Echo International Regimes

May 23, 2019

ARRC Releases Recommended Fallback Language for Floating Rate Notes and Syndicated Loans

May 01, 2019

Can Cannabis Banking Work? Growing Interest in a Federal Safe Harbor

April 30, 2019

Federal Reserve Board Proposes Codification of Control Principles from Lore into Law, Providing Greater Transparency to Potential Control Parties

April 11, 2019

Sanctions Compliance Shortfalls Result in \$1B Global Enforcement Action

April 09, 2019

The EU Regulation of Crypto-assets—Fit for Purpose?

November 26, 2018

The California Financing Law: Gaining Traction with Both Lenders and Regulators (Updated November 2018)

October 04, 2018

California Adopts First-of-its-Kind Commercial Financing Disclosure Regime

August 09, 2018

U.S. Proposes a National Framework for the Regulation of Fintech

June 07, 2018

Tinker, Tailor, Volcker Simplify: Bank Regulators Propose Revisions to the

Lawrence D Kaplan (Continued)

Volcker Rule

May 30, 2018

Reports of Dodd-Frank's Death Are Greatly Exaggerated

October 19, 2017

CFPB Payday Rule: A Ban or a Blueprint for the Future of Short-Term Consumer Lending?

August 10, 2017

OCC to Banking Entities—Give Us Input to Help Improve Implementation of the Volcker Rule

July 20, 2017

See You in Court: CFPB Final Arbitration Rule Opens the Door to Class Action Lawsuits

June 15, 2017

Safe at First—U.S. Supreme Court Confirms that Purchasers of Debt Are Collecting Their Own Debt and Are Not Subject to the FDCPA as They Are Not Collecting a Debt Owed to Another

May 03, 2017

State Regulators Mount Counter-Offensive Seeking to Stop OCC's Fintech Charter

March 15, 2017

Madden Remand Muddles Contract Law: A SDNY Decision or Sign of a National Trend?

December 13, 2016

The OCC's Proposed Fintech Charter: If It Walks Like a Bank and Quacks Like a Bank, It's a Bank

November 30, 2016

Back to the Future—Trump Administration Seeks to Roll Back Financial Services Regulation

September 29, 2016

Online Lenders Beware—CashCall Decision another Example of True Lender Risks

Lawrence D Kaplan (Continued)

August 25, 2016

Addressing ECOA Risk in Marketplace Lending

July 25, 2016

NYDFS Issues New AML/Sanctions Program Requirements

June 14, 2016

CFPB Proposes New Rule Targeting Small Dollar Loans, Relies on UDAAP Rulemaking Authority for First Time

May 12, 2016

Class (Not) Dismissed: CFPB Proposes New Rule Prohibiting Mandatory Arbitration Clauses, Encourages Consumer Class Action Law Suits

March 29, 2016

FinCEN Guidance Highlights Continued Regulatory Focus on Anti-Money Laundering Risks Posed by MSB Agents

March 04, 2016

CFPB No-Action Letters: Is There a Benefit?

January 14, 2016

CFPB—2015 in Review and What is Ahead for 2016?

October 21, 2015

Has the CFPB Essentially Banned Marketing Services Agreements Under RESPA?

September 29, 2015

Banking on the Green Rush: Financial Institutions Face New Challenges in Serving the Legal Marijuana Industry

August 05, 2015

Is Your Business Ready to Comply with the Final Amended Department of Defense Military Lending Act Regulation?

April 20, 2015

Regulatory Scrutiny of Language Discrimination in the Marketing and Offering of Consumer Financial Products and Services

April 09, 2015

Lawrence D Kaplan (Continued)

CFPB's Public Complaint Database Likely to Amplify Consumer Voice But Muffle Effective Provider Responses

April 02, 2015

CFPB Treatment of Confidential Supervisory Information: Comparative Analysis and Overlapping Jurisdiction of the Federal Banking Agencies

March 12, 2015

Have the CFPB's Recent Rewards for So-Called "Responsible Conduct" Created a New Consideration for Officers and Directors Seeking to Meet Their Fiduciary Duties?

January 20, 2015

CFPB – 2014 in Review...and What's Ahead for 2015

December 01, 2014

CFPB Proposes Comprehensive New Regulatory Regime for Prepaid Cards

October 27, 2014

"QM Equals QRM" ... CFPB Paves the Way for Key Exemption to Risk Retention Rule

October 21, 2014

Understanding CFPB Supervision and Enforcement—Important Considerations in Working with the Federal Financial Consumer Watchdog

August 19, 2014

Promoting a Culture of BSA/AML Compliance – FinCEN Ups the Ante

May 13, 2014

CFPB Opens the Door to Regulatory Relief—Proposes Change to Privacy Policy Distribution Requirements to a Limited Group of Financial Institutions

April 17, 2014

Bank Vendor Management – An Aspirin to Prevent a Headache or Just a Headache?

April 11, 2014

Getting Personal - Financial Regulators' Warn of a New Era of Individual Responsibility

Lawrence D Kaplan (Continued)

March 19, 2014

Enhanced Prudential Standards for Foreign Banking Organizations U.S.
Operations The Dodd-Frank "Quid Pro Quo"

December 11, 2013

Volcker Unveiled - Some Answers, More Questions

October 01, 2013

FinCEN Sharpens Teeth with New Enforcement Division Practical
Considerations for Avoiding FinCENs Bite

December 19, 2012

Federal Reserve Board Introduces Dodd-Frank Enhanced Prudential
Supervision and Early Remediation Rules for Foreign Banking Organizations

May 12, 2011

Fed Consolidated Regulation Poses New Challenges for Savings and Loan
Holding Companies

April 11, 2011

Regulators Propose Skin in the Game Rule

March 08, 2011

Bank Consumer Class Actions Teleconference

August 16, 2010

Mobilizing for FDIC Bank Failure Investigations and Lawsuits

July 26, 2010

The Dodd-Frank Wall Street Reform and Consumer Protection Act: Impact on
Bank and Thrift Holding Companies and Significant Nonbank Financial
Companies

July 26, 2010

A New Era in the Regulation of Private Investment Funds

July 16, 2010

The Dodd-Frank Wall Street Reform and Consumer Protection Act: Impact on
Mortgage Businesses

July 16, 2010

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The Dodd-Frank Wall Street Reform and Consumer Protection Act: Impact on Banks

July 15, 2010

The Dodd-Frank Wall Street Reform and Consumer Protection Act: Impact on Thrifts

June 22, 2010

Lawrence Kaplan Discusses Regulation on NPR's *All Things Considered*

June 14, 2010

Lawrence Kaplan Appears on *NPR Planey Money* Podcast

June 07, 2010

Lawrence Kaplan on Financial Reform's Goldman Bump

June 07, 2010

Paul Hastings' Lawrence Kaplan on Dismantling Failing Megabanks

June 07, 2010

Paul Hastings' Lawrence Kaplan on the Volcker Rule

May 06, 2010

FDIC Private Equity Policy Evolves

December 23, 2009

The Federal Reserve Boards Final Rule on Overdraft Programs: The Final Word?

July 02, 2009

FDIC to Private Equity: Thanks but (Maybe) No Thanks

February 03, 2009

Congressional Agenda Could Accelerate Banking Agency Rules on Unfair Credit Card Practices and Consumer Disclosures Understanding the New Rules

February 02, 2009

High Court to Revisit Federal Preemption

January 29, 2009

UDAP Crackdown A Closer Look at the UDAP Analysis Underlying New Credit

Lawrence D Kaplan (Continued)

Card Rules

October 22, 2008

EESA Update: TARP-CPP Application Process and Interagency Coordination Round Two

October 06, 2008

Federal Reserve Board Modifies Long-Standing Minority Investment Guidance with Goal of Encouraging Private Equity Investments

October 06, 2008

Update: Treasury Issues Initial Guidance on Contracting Procedures for the Hiring of Asset Managers Under the Emergency Economic Stabilization Act

October 02, 2008

UPDATE: Comparison of the Original U.S. Treasury Proposal and Current House/Senate Compromise Bill

September 29, 2008

Comparison of the Original U.S. Treasury Proposal and Current House/Senate Compromise Bill

July 14, 2008

Lessons Learned from Indymac

July 02, 2008

Shock and Awe: When Banking Agencies Unleash Their Regulatory Weapons

April 30, 2008

Private Equity Funds and Banks: Guidance on Equity Investments in Financial Institutions